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10 Attorney for Jeremy W. Faith, Chapter 7 Trustee

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13 **UNITED STATES BANKRUPTCY COURT**
14 **CENTRAL DISTRICT OF CALIFORNIA**
15 **NORTHERN DIVISION**

16

17 In re

18 CHARLES L. DUFF,

19 Debtor.

20 Case No.: 9:18-bk-11889-DS

21 Chapter: 7

22 **NOTICE OF CHAPTER 7 TRUSTEE'S**
23 **MOTION FOR ENTRY OF ORDER: (1)**
24 **AUTHORIZING THE SALE OF REAL**
25 **PROPERTY LOCATED AT 2690**
26 **GIBRALTAR ROAD, SANTA BARBARA,**
27 **CA 93105, FREE AND CLEAR OF LIENS**
28 **AND INTERESTS; (2) APPROVING**
29 **OVERBID PROCEDURES; (3)**
30 **APPROVING PURCHASER,**
31 **SUCCESSFUL BIDDER, AND BACK-UP**
32 **BIDDER AS GOOD FAITH PURCHASERS;**
33 **(4) AUTHORIZING PAYMENT OF**
34 **UNDISPUTED LIENS, REAL ESTATE**
35 **BROKER'S COMMISSION, AND**
36 **ORDINARY COSTS OF SALE; AND (5)**
37 **WAIVING THE 14 DAY STAY**

38 **Hearing:**

39 Date: December 6, 2022

40 Time: 11:30 a.m.

41 Place: Courtroom 201

42 1415 State Street

43 Santa Barbara, CA 93101

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1 **TO ALL INTERESTED PARTIES:**

2 **PLEASE TAKE NOTICE** as follows:

3 Jeremy W. Faith, Chapter 7 trustee (the "Trustee") of the bankruptcy estate of
4 Charles L. Duff ("Debtor"), has filed a *Chapter 7 Trustee's Motion for Entry of an Order*
5 *Authorizing: (1) the Sale of Real Property Located at 2690 Gibraltar Road, Santa*
6 *Barbara, CA 93105, Free and Clear of Liens and Interests; (2) Approving Overbid*
7 *Procedures; (3) Approving Purchaser, Successful Bidder, and Back-Up Bidder as Good*
8 *Faith Purchasers; (4) Authorizing Payment of Undisputed Liens, Real Estate Broker's*
9 *Commission, and Ordinary Costs of Sale; and (5) Waiving the 14-Day Stay* (the
10 "Motion").

11 A summary of the sale terms and conditions follows:

12 **(A) Date, Time, and Place of Hearing on the Proposed Sale:** December 6,
13 2022 at 11:30 a.m., in Courtroom 201, of the United States Bankruptcy Court located at
14 1415 State Street, Santa Barbara, California 93101.

15 **(B) Name and Address of Proposed Buyer:** The Gary R. L'Hommedieu and
16 Caitlin K. L'Hommedieu Trust ("Purchaser"). The Purchaser may be contacted through
17 their real estate broker Dan Johnson of Berkshire Hathaway Home Services, Email:
18 DanJohnson@bhhscal.com or Phone: (805) 969-5026.

19 **(C) Description of Property to Be Sold:** The real property commonly known
20 as 2690 Gibraltar Road, Santa Barbara, California 93105 ("2690 Property").

21 **(D) Terms and Conditions of the Proposed Sale**

- 22 • Purchase Price: 2,395,000.00 subject to overbid at the hearing
- 23 • Condition of Real Property: The Trustee is providing marketable title. The
24 sale is otherwise "as-is," "where-is," "with all faults," without any
25 representations or warranties and is not subject to any contingencies; and
- 26 • Broker's Commissions: 4.5% of the gross sales price.¹

27
28 ¹ The commission will be paid as follows: 2.4% to the Broker for any buyer and 2.1% to
the Trustee's Broker.

1 (E) Liens:

2 According to the Preliminary Title Report obtained by the Trustee from First
3 American Title Company as of September 19, 2022 (the "Title Report"), a copy of which
4 is attached to the Motion as Exhibit 2, the following liens have been recorded against the
5 Property:

Recording Date	Lienholder	Type of Encumbrance	Original Lien Amt.	Est. Current Lien Amount
n/a (Item 1)	property taxes	1st ½ county taxes 2022-23 at \$4,770.88/semi-annually from 11/18/2022 to 01/01/2023	n/a	\$1,139.71 ²
1/27/2006 (Item 5)	Countrywide Home Loans, Inc.	Deed of Trust	\$1,500,000	\$1,836,188.18 ³
4/12/2012	Shellpoint Mortgage, servicer for The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2006-Hy3, Mortgage Passthrough Certificates, Series 2006-HY3 c/o Shellpoint Mortgage Company (defined <i>supra</i> as "Shellpoint")	Assignment		
1/27/2006 (Item 6)	Washington Mutual Bank, FA, a Federal Association (defined <i>supra</i> as "WAMU")	Deed of Trust	\$225,000 ("WAMU Lien") ⁴	\$0.00 (disputed)

22 (continued on next page)

23
24 ² Amount obtained from escrow on November 2, 2022.

25 ³ On February 27, 2019, Shellpoint filed proof of claim no. 8, asserting a first position
26 deed of trust in the secured amount of \$1,557,821.16 (as of February 27, 2019).

27 ⁴ The Trustee has received information from the Debtor that the WAMU Lien was paid in
28 full when the Debtor refinanced with Countrywide Home Loans in 2006 and WAMU
never removed its lien. The Trustee further believes that the WAMU Lien was only
secured by the 2835 Property and the lien was improperly recorded against the 2690
Property. The Trustee will seek to sell the 2690 Property free and clear of the WAMU
Lien as a contested lien pursuant to 11 U.S.C. § 363(f)(4) and may file an adversary
proceeding to resolve the dispute.

1	10/27/2006 (Item 7)	Countrywide Bank, N.A.	Deed of Trust	\$150,000	\$167,650.00 ⁵
2	7/08/2012	The Bank of New York Mellon fka The Bank of New York, as Successor Trustee to JPMorgan Chase Bank, N.A., as Trustee on Behalf of the Certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity Loan Trust, Series 2006-I c/o Specialized Loan Serving (defined <i>supra</i> as "Specialized")	Assignment		
3	7/27/2010 (Item 8)	The U.S. Small Business Administration, an Agency of the Government of the United States of America (the "SBA")	Deed of Trust	\$374,900.00 ⁶	\$729,117.79 ⁷

⁵ On August 11, 2022, Specialized filed a *Notice of Motion and Motion for Relief from the Automatic Stay Under 11 U.S.C. § 362* (Dkt. No. 293) asserting a second position Deed of Trust in the secured amount of \$161,468.41.

⁶ The SBA Lien (referred to herein as the "SBA Claim") is cross-collateralized and is secured by a deed of trust recorded against each of the Debtor's three Properties. To induce the Trustee to proceed with the administration of the Estate and distribute funds to creditors, the Trustee and the SBA have entered into a *Partial Subordination Agreement and Limited Release* (the "Subordination Agreement") regarding the sale of the three Properties, subject to court approval of the Subordination Agreement and the underlying sales. Among other things, the Subordination Agreement provides for the partial subordination and transfer of the subordinated portion of the SBA Claim to the Trustee. The Trustee is concurrently filing his *Motion for Order Approving Compromise of Controversy with the SBA* pursuant to F.R.B.P. 9019 ("9019 Motion") and related notice for approval of the Subordination Agreement.

The Subordination Agreement provides for \$300,000 of the SBA Claim secured by the three Properties ("Subordinated Portion") to be subordinated to the claims of the Trustee, his professionals, and general unsecured creditors of the Debtors' Estate, with the remainder retaining the same validity, priority, and extent that would otherwise exist under California law, pursuant to 11 U.S.C. § 510(c)(1). Further, pursuant to 11 U.S.C. § 510(c)(2), the lien securing the Subordinated Portion of the SBA Claim shall be transferred to the Estate with the Estate receiving all associated rights held by SBA as to the subordinated portion of the SBA Claim. The balance of the non-subordinated portion of the SBA Claim will be retained by the SBA as an allowed secured claim. The balance of the SBA Claim not paid from the sale of the Properties, including the Subordinated Portion, will be allowed as a general unsecured claim in the Case. Absent the Subordination Agreement with the SBA, there would be insufficient equity for the Trustee to administer the Properties.

⁷ On December 6, 2018, the SBA filed a proof of claim no 6, asserting a secured claim of \$729,117.79 (the "SBA Claim"). The SBA Claim is cross-collateralized and is secured by each of the three Properties. The SBA asserts a third position deed of trust secured by the Property. See Proof of Claim No. 6.

5 1. Unless the Trustee extends the time for bids to be submitted, by no later
6 than 12:00 p.m. on December 5, 2022, any party wishing to present an overbid must
7 deliver the following to the Trustee's counsel at the law office of Margulies Faith LLP,
8 16030 Ventura Blvd., Suite 470, Encino, California, 91436, and email Trustee's counsel
9 such documents at: Meghann@MarguliesFaithLaw.com:

10 (a) a deposit in the form of a cashier's check in the amount of \$120,250.00
11 (i.e. 5% of the initial overbid purchase price) payable to "Jeremy W. Faith,
12 Chapter 7 Trustee" (the "Deposit"); and
13 (b) written evidence to demonstrate to the reasonable satisfaction of the
14 Trustee in his sole discretion, that the proposed overbidder has the
15 financial ability to pay the full amount of the overbid and unconditionally
16 close the sale (e.g. pre-approved loan based on the buyer's written
17 application and credit report, or have cash, and evidence of the same).

18 2. A party's initial overbid must be no less than \$2,405,000.00 (i.e. \$10,000
19 above the current Purchase Price), with each additional bid in \$5,000 increments.

20 3. In his sole discretion, the Trustee may waive the deadline for submission of
21 overbids. The acceptance of any overbid from a qualified bidder will be in the Trustee's
22 sole discretion and may be made prior to or at the time of hearing to confirm the sale.⁸

23 4. If qualified overbids are received and accepted by the Trustee, an auction
24 will be held at the time of the hearing on the Trustee's motion for approval of the
25 proposed sale. The Trustee will propose to the court that each overbid to be made at the
26 hearing be at least \$5,000 higher than the then-highest overbid.

27 ⁸ If the Trustee determines at or before the hearing that the bidding procedures should
28 be altered, the Trustee will so apprise the court at or before the hearing and will request
 approval of the bidding procedures as revised.

1 5. In the event the Trustee receives multiple overbids in the same amount, the
2 Trustee will accept the overbids in the order they are received such that only the
3 overbidder submitting such bid first will be deemed to have made a bid in such amount
4 and the other overbidders must increase their bid to be eligible to purchase the 2690
5 Property.

6 6. At the conclusion of the auction, the Trustee will have the right, based solely
7 on his business judgment and sole discretion, to recommend to the court for confirmation
8 the offer that the Trustee determines is the best overall offer.

9 7. If the court approves the sale to a bidding party (hereinafter the "Successful
10 Bidder"), the Successful Bidder will be bound by all of the terms of the Trustee's
11 proposed Purchase Agreement except as to price, without contingencies of any kind
12 (including any financing contingency). The Successful Bidder's Deposit will be retained
13 by the Trustee and will be applied to the sale price. The Deposit will be non-refundable
14 if, for any reason whatsoever, the Successful Bidder fails to close the sale timely.

15 8. The closing will take place as soon as practicable after entry of the court's
16 Sale Order, but no later than the first business day after fourteen (14) calendar days
17 following entry of the Sale Order. The Trustee and the Successful Bidder may mutually
18 agree in writing to extend the time for closing.

19 9. In his sole discretion, the Trustee may request that the court confirm one or
20 more "Back-Up Buyer(s)" so that if the Successful Bidder does not close timely the
21 Trustee may sell the 2690 Property to the Back-Up Buyer for the amount of such Back-
22 Up Buyer's last bid. The Back-Up Buyer's Deposit will be retained by the Trustee. If the
23 sale to the Successful Bidder does not close timely, the Trustee will advise the Back-Up
24 Buyer accordingly. The closing will take place on or before fourteen (14) calendar days
25 following the date on which the Trustee gives notice to the Back-Up Buyer of the
26 Successful Bidder's failure to close. The Back-Up Buyer will be bound by all of the terms
27 of the Purchase Agreement except as to price, without contingencies (including any
28 financing contingency). The Back-Up Buyer's Deposit will be applied to the sale price.

1 The Deposit will be non-refundable if the Back-Up Buyer fails to close the sale timely.

2 10. If a qualified overbidder is not the Successful Bidder or the Back-Up Buyer,
3 the overbidder's Deposit will be returned to the overbidder within ten court days from the
4 date of the hearing. If the sale to the Successful Bidder closes, the Back-Up Buyer's
5 Deposit will be returned to the Back-Up Buyer within ten (10) court days from the date of
6 closing.

7 11. If the sale closes to a Successful Bidder or a Back-Up Buyer, the four and
8 one-half percent (4.5%) aggregate brokerage commission will be paid 2.4% to the
9 Broker for any buyer and 2.1% to the Trustee's Broker.

10 **IN THE EVENT THAT ANY BUYER FAILS TO PERFORM, THE DEPOSIT WILL BE
11 FORFEITED. ALL SALES ARE AS IS, WHERE IS, WITHOUT REPRESENTATIONS,
12 WARRANTY OR RECOURSE.**

13 **(G) Consideration:**

14 Pursuant to the Subordination Agreement with the SBA, the Trustee anticipates
15 the Estate will receive \$200,000 from the 2690 Property sale proceeds. The Trustee
16 seeks authority to distribute the sale proceeds in the amounts estimated below, based
17 on an initial gross sale price of \$2,395,000.00:

Description	Amount
Property Taxes	(\$1,139.71)
Shellpoint	(\$1,836,188.18)
WAMU (disputed deed of trust)	\$0.00
Specialized	(\$167,680.00)
Real Estate Commissions (4.5%)	(\$107,775.00)
Costs of Sale (title, escrow, taxes, recording (2%)	(\$47,900.00)
<i>Net to be split between the SBA and the Estate pursuant to Subordination Agreement</i>	\$234,317.11
-Estate's Portion	\$200,000.00
-SBA's Portion	\$34,317.11

25 **(H) Commissions:** The Trustee proposes to pay 4.5% of the gross sales price
26 in brokerage commissions.⁹ Assuming a purchase price of \$2,3950,000, the amount of

27 ⁹ The court approved the Trustee's Broker Application, along with the terms of
28 compensation providing for a 5% commission of the gross sales price pursuant to 11
U.S.C. §§ 327 and 328 on October 18, 2022 (Dkt. No. 320). However, at the request of

1 \$107,775 will be paid in brokerage commissions.

2 **(I) Tax Consequences:** The Trustee has determined that there will be no
3 taxes owed as a consequence the proposed sale.

4 **(J) Deadline for Objection:** The deadline to file and serve an objection to the
5 Motion is November 22, 2022.

6 **PLEASE TAKE FURTHER NOTICE** that this Notice is qualified in its entirety by
7 reference to the Motion and the attachments to the Motion, which are on file with the
8 Clerk of the Bankruptcy Court. Creditors and parties-in-interest who desire further
9 information are encouraged to review the Motion in its entirety. Parties may contact the
10 Trustee's counsel listed on the first page of this Notice for a full copy of the Motion.

11 **PLEASE TAKE FURTHER NOTICE** that the Trustee will also request that the 14-
12 day stay imposed by F.R.B.P. 6004(h) and F.R.B.P. 6006(d) be waived.

13 **PLEASE TAKE FURTHER NOTICE** that pursuant to Local Bankruptcy Rule
14 9013-1(h), failure to file and serve a timely response may be deemed consent to the
15 relief requested in the Motion.

16 DATED: November 15, 2022

17 **MARGULIES FAITH, LLP**

18 By: /s/ Meghann A. Triplett
19 Meghann A. Triplett
20 Samuel M. Boyamian
21 Attorneys for Jeremy W. Faith, Chapter 7
22 Trustee

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27
28 the Trustee, the Brokers agreed to reduce the commission to 4.5%. See **Exhibit 3** to the
Motion.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 16030 Ventura Blvd., Suite 470, Encino, CA 91436

A true and correct copy of the foregoing document entitled **NOTICE OF CHAPTER 7 TRUSTEE'S MOTION FOR ENTRY OF ORDER: (1) AUTHORIZING THE SALE OF REAL PROPERTY LOCATED AT 2690 GIBRALTAR ROAD, SANTA BARBARA, CA 93105, FREE AND CLEAR OF LIENS AND INTERESTS; (2) APPROVING OVERBID PROCEDURES; (3) APPROVING PURCHASER, SUCCESSFUL BIDDER, AND BACK-UP BIDDER AS GOOD FAITH PURCHASERS; (4) AUTHORIZING PAYMENT OF UNDISPUTED LIENS, REAL ESTATE BROKER'S COMMISSION, AND ORDINARY COSTS OF SALE; AND (5) WAIVING THE 14 DAY STAY** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **November 15, 2022**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On **November 15, 2022**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

JUDGE: Hon. Deborah J. Saltzman, U.S. Bankruptcy Court, 255 E. Temple St., Ste. 1634, Los Angeles, CA 90012

DEBTOR: Charles L. Duff, P.O. Box 20003, Santa Barbara, CA 93120

Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on **November 15, 2022**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

November 15, 2022
Date

Helen Cardoza
Printed Name

/s/ Helen Cardoza
Signature

ADDITIONAL SERVICE INFORMATION:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

ATTORNEY FOR TRUSTEE: **Samuel Mushegh Boyamian** samuel@marguliesfaithlaw.com, angela@marguliesfaithlaw.com, helen@marguliesfaithlaw.com, vicky@marguliesfaithlaw.com

ATTORNEY FOR INTERESTED PARTY: **Paul R Burns** paulburnslaw@gmail.com, paulburnslaw@hotmail.com

ATTORNEY FOR CREDITOR: **Greg P Campbell** ch11ecf@aldridgeppte.com, gc@ecf.inforuptcy.com; gcampbell@aldridgeppte.com

TRUSTEE: **Jeremy W. Faith (TR)** Trustee@MarguliesFaithlaw.com, C118@ecfcbs.com; Helen@MarguliesFaithLaw.com; leedowding@gmail.com

ATTORNEY FOR U.S. TRUSTEE: **Brian David Fittipaldi** brian.fittipaldi@usdoj.gov

ATTORNEY FOR CREDITOR: **Nichole Glowin** bankruptcy@zbslaw.com, nglowin@ecf.courtdrive.com

ATTORNEY FOR INTERESTED PARTY: **Merdaud Jafarnia** bknotice@mccarthyholthus.com, mjafarnia@ecf.inforuptcy.com

ATTORNEY FOR INTERESTED PARTY: **Elliot G Johnson** ejohnson@klinedinstlaw.com, adavis@klinedinstlaw.com

ATTORNEY FOR INTERESTED PARTY: **Payam Khodadadi** pkhodadadi@mguirewoods.com, dkiker@mguirewoods.com

ATTORNEY FOR INTERESTED PARTY: **Bradford Klein** bklein@zbslaw.com, kbowers@zbslaw.com

ATTORNEY FOR CREDITOR: **Mark S Krause** bankruptcy@zbslaw.com, mkrause@ecf.courtdrive.com

ATTORNEY FOR TRUSTEE: **Anna Landa** Anna@MarguliesFaithlaw.com, Helen@MarguliesFaithLaw.com; Vicky@MarguliesFaithLaw.com; Angela@MarguliesFaithLaw.com

ATTORNEY FOR CREDITOR: **Elan S Levey** elan.levey@usdoj.gov, julie.morales@usdoj.gov

ATTORNEY FOR CREDITOR: **Erin M McCartney** bankruptcy@zbslaw.com, emccartney@ecf.courtdrive.com

ATTORNEY FOR CREDITOR: **Austin P Nagel** antwanette.hardin@bonialpc.com, Notices.Bonial@ecf.courtdrive.com

ATTORNEY FOR INTERESTED PARTY: **Ian A Rambarran** irambarran@klinedinstlaw.com, gosborne@klinedinstlaw.com; lsamson@klinedinstlaw.com

ATTORNEY FOR CREDITOR: **Arvind Nath Rawal** arawal@aisinfo.com

FORMER ATTORNEY FOR DEBTOR: **Jeremy H Rothstein** jrothstein@gblawllp.com, nknadjian@gblawllp.com; msingleman@gblawllp.com

ATTORNEY FOR TRUSTEE: **Meghann A Triplett** Meghann@MarguliesFaithlaw.com, Helen@MarguliesFaithlaw.com; Angela@MarguliesFaithlaw.com; Vicky@MarguliesFaithlaw.com

United States Trustee (ND) ustpregion16.nd.ecf@usdoj.gov

ATTORNEY FOR CREDITOR: **Jennifer C Wong** bknotice@mccarthyholthus.com, jwong@ecf.courtdrive.com

ADDITIONAL SERVICE INFORMATION:**2. TO BE SERVED BY U.S. MAIL:**

THE BANK OF NEW YORK MELLON FKA THE BANK OF
P.O. Box 10826
Greenville, SC 29603-0826

The Bank Of New York Mellon FKA The Bank Of
ZBS Law, LLP
30 Corporate Park, Suite 450
Irvine, CA 92606-3401

JPMorgan Chase Bank, National Association
c/o McCarthy & Holthus, LLP
411 Ivy Street
San Diego, California 92101-2108

The Bank of New York Mellon f/k/a The Bank o
3160 Crow Canyon Place, Suite 215
San Ramon, CA 94583-1110

The Bank of New York Mellon FKA The Bank of
c/o Aldridge Pite, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17933
San Diego, CA 92177-7921

BANK OF NEW YORK AS TRUSTEE FOR CWALT 2006-H
c/o NewRez LLC DBA Shellpoint Mortgage S
PO Box 10826
Greenville SC 29603-0826

Bayview Loan Servicing
PO Box 33140
Miami, FL 33233-1409

CACH, LLC its successors and assigns as assi
of Wells Fargo Bank, N.A.
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

US Small Business Administration
200 W. Santa Ana Blvd., Suite 740
Santa Ana, CA 92701-7534

Capital One
PO Box 60599
City of Industry, CA 91716-0599

Cathryn Duff
2835 Gibraltar Rd
Santa Barbara, CA 93105-2360

Cathy Duff
PO Box 20003
Santa Barbara, CA 93120-0003

U.S. Small Business Administration
312 N. Spring St., 5th Floor
Los Angeles, CA 90012-2678

Cavalry Investments, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-2321

Cavalry SPV 1, LLC
500 Summit Lake Drive, Ste. 400
Valhalla, NY 10595-2321

The Bank of New York Mellon
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30 Corporate Park, Suite 450
Irvine, CA 92606-3401

Charles Duff
2835 Gibralter Road
Santa Barbara, CA 93105-2360

Charles L Duff
POB 20003
Santa Barbara, CA 93120-0003

Charles L. Duff
PO Box 2003
Santa Barbara, CA 93120-2003

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Franchise Tax Board
Attn: Bankruptcy
P.O. Box 2952
Sacramento, CA 95812-2952

Gil Hopenstand
330 N. Brand Blvd Suite 1200
Glendale, CA 91203-2320

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

New Penn Financial LLC dba Shellpoi
c/o Law Offices of Les Ziev
30 Corporate Park, Suite 450
Irvine, CA 92606-3401

The Bank of New York Mellon
5110 Eisenhower Blvd., Suite 302-A
Tampa, FL 33634

The Bank of New York
101 Barclay Street 8W
New York, NY 10286-0001

Robert D. Bass
Greenberg & Bass
16000 Ventura Boulevard
Suite 1000
Encino, CA 91436-2762

Shellpoint Mortgage Servicing
55 Beattie Place, Suite 110
Greenville, SC 29601-5115

Specialized Loan Services
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8742 Lucent Blvd., #300
Highlands Ranch, CO 80129-2386

Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd., 5th Floor
Coral Gables, FL 33146-1837